

Fill in this information to identify the case:

Debtor 1	Frank Emery Torok, II
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern District of Pennsylvania
Case Number:	21-12867-PMM

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	FAY SERVICING LLC	Court claim no. (if known):	1-1
Last 4 digits of any number you use to identify the debtor's account	0 8 0 6		
Property Address:	5201 STANSFIELD DR ZIONSVILLE, PA 18092-2088		

Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ _____ -0-
b. Prepetition arrearage paid by the trustee:	(b) \$ _____ -0-
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ _____ -0-
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ _____ -0-
e. Allowed postpetition arrearage:	(e) \$ _____ -0-
f. Postpetition arrearage paid by the trustee:	+ (f) \$ _____ -0-
g. Total. Add lines b, d, and f.	(g) \$ _____ -0-

Part 3: Postpetition Mortgage Payment

Check one

 Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ _____

The next postpetition payment is due on

/ /
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Scott F. Waterman

Signature

Date 10/27/2022

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

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History Of Payments

<u>Part 2 -</u> Claim ID	<u>Name</u>	<u>Creditor Type</u>	<u>Date</u>	<u>Check #</u>	<u>Posting Description</u>	<u>Amount</u>
						Total for Part 2 - :
						0.00